

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-11063-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William A. Spence	Sontay L. Spence
410 Snow Fox Lane	410 Snow Fox Lane
Egg Harbor Township, NJ 08234	Egg Harbor Township, NJ 08234

Social Security No.:

xxx-xx-6338	xxx-xx-1401
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Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 4/10/24
Time: 10:00 AM
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: February 27, 2024
JAN: lgr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
William A. Spence
Sontay L. Spence
Debtors

Case No. 24-11063-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 27, 2024

Form ID: 132

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William A. Spence, Sontay L. Spence, 410 Snow Fox Lane, Egg Harbor Township, NJ 08234-8014
cr	+ Exeter Finance LLC f/k/a Exeter Finance Corp., 2860 Patton Road, Roseville, MN 55113-1100
520153814	+ First Harvest Credit Union, 1615 Hurffville Rd, Woodbury NJ 08096-6406
520153818	+ Loan Depot, PO Box 251612, Plano TX 75025-1518
520153822	NJ Division of Taxation, 3 John Fitch Way 5th Floor, Trenton NJ 08611
520153824	Pinnacle Svc Sol, Allentown PA 18102
520153826	+ Trinity Solar, 133 Gaither Dr, Mount Laurel NJ 08054-1710
520153829	+ Westgate, 5601 Windhover Dr, Orlando FL 32819-7936

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 27 2024 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 27 2024 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcowell@slgcollect.com	Feb 27 2024 21:04:00	Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
520153809	+ Email/Text: bankruptcy@pepcoholdings.com	Feb 27 2024 21:05:00	Atlantic City Electric, PO Box 13610, Philadelphia PA 19101-3610
520167257	+ Email/Text: bankruptcy@pepcoholdings.com	Feb 27 2024 21:05:00	Atlantic City Electric Company, 5 Collins Drive Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520153810	Email/Text: CAF_Bankruptcy_Department@carmax.com	Feb 27 2024 21:04:00	Carmax, PO Box 6045, Carol Stream IL 60197
520154075	Email/Text: CAF_Bankruptcy_Department@carmax.com	Feb 27 2024 21:04:00	CARMAX AUTO FINANCE, 225 CHASTAIN MEADOWS COURT STE 210, KENNESAW, GA 30144
520153811	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2024 20:58:18	Citi Bank, PO Box 70166, Philadelphia PA 19176-0166
520153812	+ Email/Text: bankruptcy@sw-credit.com	Feb 27 2024 21:05:00	Comcast, co Southwest Credit Systems, 4120 International Pkwy 1100, Carrollton TX 75007-1958
520153820	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2024 21:17:55	Macys, DSNB, PO Box 8218, Mason OH 45040
520156571	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2024 20:58:13	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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520153813	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Feb 27 2024 20:57:56	Exeter Finance LLC, 2101 W John Carpenter Fwy, Irving TX 75063-3228
520153815	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 27 2024 21:04:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
520153816	Email/Text: mail@jjenkinslawgroup.com	Feb 27 2024 21:04:00	Jenkins Law Group, 412 S Whitehorse Pike, Audubon NJ 08106
520153817	Email/Text: assetrecovery@jerseyshorefcu.org	Feb 27 2024 21:03:00	Jersey Shore FCU, 1434 New Road, Northfield NJ 08225
520153819	+ Email/Text: camanagement@mtb.com	Feb 27 2024 21:05:00	MT Bank, 1 Fountain Pl, Buffalo NY 14203-1495
520153821	^ MEBN	Feb 27 2024 20:48:23	Mariner Finance, PO Box 44490, Nottingham MD 21236-6490
520167566	+ Email/PDF: cbp@omf.com	Feb 27 2024 20:57:14	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520153823	+ Email/PDF: cbp@omf.com	Feb 27 2024 20:57:13	Onemain, PO Box 1010, Evansville IN 47706-1010
520153825	^ MEBN	Feb 27 2024 20:48:31	South Jersey Gas, Po Box 6091, Bellmawr NJ 080996091
520163269	+ Email/Text: electronicbkydocs@nelnet.net	Feb 27 2024 21:05:00	U.S. Department of Education c/o Nelnet, US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
520154780	Email/PDF: OGRegionIIBankruptcy@hud.gov	Feb 27 2024 20:57:53	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520153827	+ Email/Text: electronicbkydocs@nelnet.net	Feb 27 2024 21:05:00	Us Dept of EducationGLELSI, PO Box 7860, Madison WI 53707-7860
520153828	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 27 2024 20:58:12	Wells Fargo Card Services, PO Box 77053, Minneapolis MN 55480-7753

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2024 at the address(es) listed below:

District/off: 0312-1

User: admin

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Date Rcvd: Feb 27, 2024

Form ID: 132

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Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew P. Chigounis	on behalf of Creditor Jersey Shore Federal Credit Union achigounis@slgcollect.com anovoa@slgcollect.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey E. Jenkins	on behalf of Joint Debtor Sontay L. Spence mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor William A. Spence mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
Rebecca K. McDowell	on behalf of Creditor Jersey Shore Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. wcraig@egalawfirm.com mortoncraigecef@gmail.com
TOTAL: 8	